

UNITED STATES DISTRICT COURT

District of DELAWARE

SHEILA HAYFORD

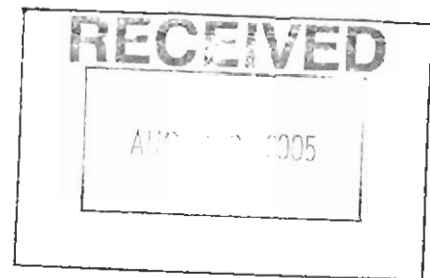
SOMMONS IN THE CIVIL CASE

Plaintiff

CASE NUMBER:

TRAVELERS BANK AND TRUST,FSB
A Maryland corporation

TO: Citicorp Trust Bank.
3232 Rayal Lane
Irbing TX 75063



YOU ARE HEREBY SUMMONED and required to serve on, PLAINTIFF, Pro Se:
Sheila Hayford , 17 Pennwood Drive, Dover Delaware 19901.

An answer to the complaint which is served on you with this summons, within 20 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint. Any answer that you serve on the parties to this action must be filed with the Clerk of this court within a reasonable period of time after service.

PETER T. DALLEO

JUL 02 2004

CLERK

DATE

Evelle Watson